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**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

----- X
PATRICIA HUNTER, :
: Plaintiff, : Case No.: 1:16-cv-08779-ER
: :
: -against- : *Electronically Filed*
: :
PALISADES ACQUISITION XVI, LLC :
SHARINN & LIPSHIE, P.C. :
HARVEY SHARINN :
: :
Defendant. : **PALISADES ACQUISITION
XVI, LLC'S ANSWER TO
PLAINTIFF'S FIRST
AMENDED COMPLAINT**

----- X
Defendant, Palisades Acquisition XVI, LLC (hereinafter, “Defendant” or “Palisades”), by and through its attorneys, Blank Rome LLP, responds to Plaintiff’s First Amended Complaint (hereinafter the “Complaint”) as follows:

AS TO INTRODUCTION

1. Defendant denies each and every allegation contained in paragraph “1” of the Complaint, except that it admits it sued Plaintiff in 2007 and obtained a default judgment against her.
2. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “2” of the Complaint.

3. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “3” of the Complaint.

4. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “4” of the Complaint.

5. Defendant admits that this action arises under the FDCPA and that the Court has federal question jurisdiction. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “5” of the Complaint.

6. Defendant denies each and every allegation contained in paragraph “6” of the Complaint.

7. Defendant denies each and every allegation contained in paragraph “7” of the Complaint.

8. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “8” of the Complaint.

AS TO PARTIES

9. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “9” of the Complaint.

10. Defendant admits to each and every allegation contained in paragraph “10” of the Complaint, but denies that it is Plaintiff’s putative judgment creditor.

11. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “11” of the Complaint.

12. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “12” of the Complaint.

13. Defendant denies each and every allegation contained in paragraph "13" of the Complaint.

AS TO STATEMENT OF FACTS

14. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "14" of the Complaint.

15. Defendant admits that Plaintiff was sued in April of 2007, but denies each and every other allegation contained in paragraph "15" of the Complaint.

16. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "16" of the Complaint.

17. Defendant avers that Exhibit A speaks for itself, and that no further response is necessary.

18. Admit.

19. Defendant denies each and every allegation contained in paragraph "19" of the Complaint.

20. Defendant denies each and every allegation contained in paragraph "20" of the Complaint.

21. Admit.

22. Defendant denies each and every allegation contained in paragraph "22" of the Complaint.

23. Defendant denies each and every allegation contained in paragraph "23" of the Complaint.

24. Defendant avers that Exhibit B speaks for itself and that no response is necessary.

25. Defendant avers that Exhibit B speaks for itself and that no response is necessary.

26. Defendant avers that Exhibit B speaks for itself and that no response is necessary.
27. Defendant avers that Exhibit B speaks for itself and that no response is necessary.
28. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “28” of the Complaint.
29. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “29” of the Complaint.
30. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “30” of the Complaint.
31. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “31” of the Complaint.
32. Defendant denies each and every allegation contained in paragraph “32” of the Complaint.
33. Defendant denies each and every allegation contained in paragraph “33” of the Complaint.
34. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “34” of the Complaint. To the extent that Plaintiff is referring to the *Bernhart v. Asta Funding, Inc.* matter referenced in paragraph “35” of the Complaint, that case was primarily based on allegations unrelated to the Complaint, and, in any event, there were no factual findings, findings on the merits, or class certification, and the Exhibit C complaint is nothing more than unproven allegations. In addition, those unproven allegations contested one instance of service by Loai Sarsour, where the consumer at issue (Charles Roberts) admittedly resided at the service address [see ¶¶ 372-376 of Exhibit C] (but disputed the factual details of service), and never prevailed on his claims at a traverse hearing [see Id. at ¶ 407]). There

is a stark difference between “sewer service” (i.e., a process server literally throwing the service papers in the garbage, without any attempts to serve), and improper service that is determined to be ineffective to confer personal jurisdiction.

35. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “34” of the Complaint. There were no factual findings, findings on the merits, or class certification and the Exhibit C complaint is nothing more than unproven allegations. In addition, those unproven allegations contested one instance of service by Loai Sarsour, where the consumer at issue (Charles Roberts) admittedly resided at the service address [see ¶¶ 372-376 of Exhibit C] (but disputed the factual details of service), and never prevailed on his claims at a traverse hearing [see *Id.* at ¶ 407]). There is a stark difference between “sewer service” (i.e., a process server literally throwing the service papers in the garbage, without any attempts to serve), and improper service that is determined to be ineffective to confer personal jurisdiction.

36. Defendant denies each and every allegation contained in paragraph “36” of the Complaint.

37. Defendant denies each and every allegation contained in paragraph “37” of the Complaint.

38. Defendant denies each and every allegation contained in paragraph “38” of the Complaint.

39. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “39” of the Complaint.

40. Defendant avers that Exhibit D speaks for itself and that no response is necessary.

41. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “41” of the Complaint. Plaintiff restates Exhibit D out of context and makes it impossible for Defendant to either admit or deny the allegations. Defendant further states that Exhibit D speaks for itself.

42. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “42” of the Complaint. Plaintiff restates Exhibit D out of context and makes it impossible for Defendant to either admit or deny the allegations. Defendant further states that Exhibit D speaks for itself.

43. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “43” of the Complaint.

44. Defendant denies each and every allegation contained in paragraph “44” of the Complaint.

45. Defendant admits only that it obtained a default judgment against Plaintiff in 2007. Defendant denies each and every other allegation contained in paragraph “45” of the Complaint.

46. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “46” of the Complaint.

47. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “47” of the Complaint.

48. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “48” of the Complaint.

49. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “49” of the Complaint.

50. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "50" of the Complaint.

51. Defendant avers that Exhibit E speaks for itself and that no response is necessary.

52. Defendant denies each and every allegation contained in paragraph "52" of the Complaint.

53. Defendant avers that Exhibit E speaks for itself and that no response is necessary.

54. Defendant avers that Exhibit E speaks for itself and that no response is necessary.

55. Defendant denies that the judge "deemed the application meritorious," and avers, as to the remaining allegations, that Exhibit E speaks for itself and that no response is necessary.

56. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "56" of the Complaint.

57. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "57" of the Complaint.

58. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "58" of the Complaint.

59. Admit.

60. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "60" of the Complaint.

61. Defendant admits only that Wolpoff & Abramson LLP are listed as the attorneys for Defendant in the eCourts system for the collections lawsuit against Ms. Hunter, but deny knowledge or information sufficient to form a belief as to each and every other allegation contained in paragraph "61" of the Complaint.

62. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “62” of the Complaint.

63. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “63” of the Complaint.

64. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “64” of the Complaint.

65. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “65” of the Complaint.

66. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “66” of the Complaint.

67. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “67” of the Complaint.

68. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “68” of the Complaint.

69. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “69” of the Complaint.

70. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “70” of the Complaint.

71. Defendant denies each and every allegation contained in paragraph “71” of the Complaint.

72. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “72” of the Complaint.

73. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "73" of the Complaint.

74. Defendant denies each and every allegation contained in paragraph "74" of the Complaint.

75. Defendant denies each and every allegation contained in paragraph "75" of the Complaint.

76. Defendant denies each and every allegation contained in paragraph "76" of the Complaint.

77. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "77" of the Complaint.

78. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "78" of the Complaint.

79. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "79" of the Complaint.

80. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "80" of the Complaint.

81. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "81" of the Complaint.

82. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "82" of the Complaint.

83. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "83" of the Complaint.

84. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “84” of the Complaint.

85. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “85” of the Complaint.

86. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “86” of the Complaint.

87. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “87” of the Complaint.

88. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “88” of the Complaint.

89. Defendant denies each and every allegation contained in paragraph “89” of the Complaint.

90. Defendant denies each and every allegation contained in paragraph “90” of the Complaint.

91. Defendant denies each and every allegation contained in paragraph “91” of the Complaint.

92. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “92” of the Complaint.

93. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “93” of the Complaint.

94. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “94” of the Complaint.

95. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "95" of the Complaint.

96. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "96" of the Complaint.

97. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "97" of the Complaint.

98. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "98" of the Complaint.

99. Defendant denies each and every allegation contained in paragraph "99" of the Complaint.

100. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "100" of the Complaint.

101. Defendant denies each and every allegation contained in paragraph "101" of the Complaint.

102. Defendant denies each and every allegation contained in paragraph "102" of the Complaint.

103. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "103" of the Complaint.

104. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "104" of the Complaint.

105. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "105" of the Complaint.

106. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “106” of the Complaint.

107. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “107” of the Complaint.

108. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “108” of the Complaint.

109. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “109” of the Complaint.

110. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “110” of the Complaint.

111. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “111” of the Complaint.

112. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “112” of the Complaint.

113. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “113” of the Complaint.

114. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “114” of the Complaint.

115. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “115” of the Complaint.

116. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “116” of the Complaint.

117. Defendant denies each and every allegation contained in paragraph “117” of the Complaint.

118. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “118” of the Complaint.

119. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “119” of the Complaint.

120. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “120” of the Complaint.

121. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “121” of the Complaint.

122. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “122” of the Complaint.

123. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “123” of the Complaint.

124. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “124” of the Complaint.

125. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “125” of the Complaint.

126. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “126” of the Complaint.

127. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “127” of the Complaint.

128. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “128” of the Complaint.

129. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “129” of the Complaint.

130. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “130” of the Complaint.

131. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “131” of the Complaint.

132. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “132” of the Complaint.

133. Defendant denies each and every allegation contained in paragraph “133” of the Complaint.

134. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “134” of the Complaint.

135. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “135” of the Complaint.

136. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “136” of the Complaint.

137. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “137” of the Complaint.

138. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “138” of the Complaint.

139. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “139” of the Complaint.

140. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “140” of the Complaint.

141. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “141” of the Complaint.

142. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “142” of the Complaint.

143. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “143” of the Complaint.

144. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “144” of the Complaint.

145. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “145” of the Complaint.

AS TO FIRST CLAIM FOR RELIEF

146. In response to paragraph “146” of the Complaint, Defendant reasserts and incorporates all responses in paragraphs “1” to “145” by reference.

147. Defendant denies each and every allegation contained in paragraph “147” of the Complaint.

148. The Congressional intent of the FDCPA speaks for itself, and no response is necessary.

149. The Congressional intent of the FDCPA speaks for itself, and no response is necessary.

150. Defendant denies each and every allegation contained in paragraph “150” of the Complaint.

151. Defendant denies each and every allegation contained in paragraph “151” of the Complaint.

152. Defendant denies each and every allegation contained in paragraph “152” of the Complaint.

AS TO SECOND CLAIM FOR RELIEF

153. In response to paragraph “153” of the Complaint, Defendant reasserts and incorporates all responses in paragraphs “1” to “152” by reference.

154. New York General Business Law Section 349(a) speaks for itself, and no response is necessary.

155. New York General Business Law Section 349(a) speaks for itself, and no response is necessary.

156. Defendant denies each and every allegation contained in paragraph “156” of the Complaint.

157. Defendant denies each and every allegation contained in paragraph “157” of the Complaint.

158. Defendant denies each and every allegation contained in paragraph “158” of the Complaint.

159. Defendant denies each and every allegation contained in paragraph “159” of the Complaint.

160. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “160” of the Complaint.

161. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “161” of the Complaint.

162. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “162” of the Complaint.

163. Defendant denies each and every allegation contained in paragraph “163” of the Complaint.

164. Defendant denies each and every allegation contained in paragraph “164” of the Complaint.

165. Defendant denies each and every allegation contained in paragraph “165” of the Complaint.

166. Defendant denies each and every allegation contained in paragraph “166” of the Complaint.

167. Defendant denies each and every allegation contained in paragraph “167” of the Complaint.

168. Defendant denies each and every allegation contained in paragraph “168” of the Complaint.

169. Defendant denies each and every allegation contained in paragraph “169” of the Complaint.

AS TO THIRD CLAIM FOR RELIEF

170. In response to paragraph “170” of the Complaint, Defendant reasserts and incorporates all responses in paragraphs “1” to “169” by reference.

171. Paragraph “171” states a legal conclusion to which no response is necessary. To the extent that a response is determined to be required, the allegations are denied.

172. Paragraph “172” states a legal conclusion to which no response is necessary. To the extent that a response is determined to be required, the allegations are denied.

173. Paragraph “173” states a legal conclusion to which no response is necessary. To the extent that a response is determined to be required, the allegations are denied.

174. Defendant denies each and every allegation contained in paragraph “174” of the Complaint.

175. Defendant denies each and every allegation contained in paragraph “175” of the Complaint.

176. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph “176” of the Complaint.

177. Defendant denies each and every allegation contained in paragraph “177” of the Complaint.

178. Defendant denies each and every allegation contained in paragraph “178” of the Complaint.

179. Defendant denies each and every allegation contained in paragraph “179” of the Complaint.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

180. Defendant is informed and believes, and, based thereon alleges, that Plaintiff’s Complaint, and each cause of action contained therein, or portions thereof, are barred by the applicable statutes of limitations.

AS AND FOR A SECOND AFFIRMATIVE DEFENSE

181. Plaintiff is not entitled to recover any damages, or any recovery awarded should be reduced by the amount of damages which reasonably could have been avoided because Plaintiff failed to take reasonable steps to mitigate her damages with respect to the matters alleged in the Complaint.

AS AND FOR A THIRD AFFIRMATIVE DEFENSE

182. Plaintiff's Complaint, and each cause of action contained therein, are barred for failure to comply with Fed.R.Civ.P. 8, directing that a "pleading that states a claim for relief must contain: . . . a short and plain statement of the claim showing that the pleader is entitled to relief." Fed. R. Civ. P. 8(a)(2).

AS AND FOR A FOURTH AFFIRMATIVE DEFENSE

183. Plaintiff's Complaint and each purported cause of action alleged therein against Defendant are barred because Defendant had no knowledge of, nor did it participate in, approve, authorize, or ratify, any of the alleged misconduct of any other Defendant.

AS AND FOR A FIFTH AFFIRMATIVE DEFENSE

184. As a separate, affirmative defense, Defendant contends that it did not engage in any conduct that was outrageous, intentional and malicious or done with reckless disregard with respect to Plaintiff. Defendant also alleges that it never engaged in any knowing, willful or fraudulent conduct with respect to Plaintiff.

AS AND FOR A SIXTH AFFIRMATIVE DEFENSE

185. Plaintiff is barred from any recovery or relief against Defendant because Defendant was not the actual or proximate cause of any of the damages, if any, alleged in the Complaint.

AS AND FOR A SEVENTH AFFIRMATIVE DEFENSE

186. As a separate, affirmative defense, Defendant alleges that Plaintiff is not entitled to declaratory relief based on a claim under the FDCPA.

AS AND FOR AN EIGHTH AFFIRMATIVE DEFENSE

187. As a separate, affirmative defense, Defendant alleges that it exercised no dominion or control over Plaintiff's property, nor directed or authorized anyone else to do so.

**RESERVATION OF RIGHTS TO CROSS CLAIM FOR
INDEMNIFICATION AND LEGAL MALPRACTICE
AGAINST SHARINN & LIPSHIE, P.C.**

188. Defendant Sharinn & Lipshie, P.C. ("S & L") is required to indemnify Palisades in connection with this action. Also, to the extent that it is determined that S & L committed any violations of law through its representation of Palisades, which Palisades denies, the potential violations would amount to legal malpractice. However, because S & L filed for Chapter 11 bankruptcy protection in the action entitled *In re: Sharinn & Lipshie, P.C.*, Case No. 18-70853 (the "Bankruptcy Action"), the claims cannot be raised. Until Palisades obtains permission to lift the automatic stay, or the Bankruptcy Action is dismissed, Palisades reserves its right to amend this answer accordingly.

WHEREFORE, Defendant requests that the Court enter an order (1) dismissing the complaint with prejudice; (2) awarding Defendant their costs and expenses incurred herein; and (3) awarding Defendant such other and further relief as the Court may deem just and proper.

Dated: New York, New York
August 23, 2018

BLANK ROME LLP

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